

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Myrlande Tony</u>             | Social Security number or ITIN | xxx-xx-6309 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 19-12877-JNP                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Myrlande Tony

5/17/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Myrlande Tony  
 Debtor

Case No. 19-12877-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db  
 518023251 +Myrlande Tony, 1947 Steeplechase Drive, Williamstown, NJ 08094-8783  
 518023253 +Advanced Physical Therapy, 633 Woodbury Glassboro Rd, Sewell, NJ 08080-3733  
 518023259 +Asset Max, Po Box 190191, South Richmond Hill, NY 11419-0191  
 518023260 +Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297  
 518023260 Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388  
 518023261 Fritz Tony, 350 Blackwood-Clementon Road, Apt 2411, Clementon, NJ 08021-5290  
 518023262 +Gloucester County Probation, 55 Delaware Street, Woodbury, NJ 08096-5925  
 518023264 +Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020  
 518023266 +Kennedy Health System, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020  
 518023268 +Monroe Township Tax Office, 125 Virginia Avenue Ste 6, Williamstown, NJ 08094-1768  
 518023269 Mullen Law, LLC, 1920 Fair fax Avenue, Cherry Hill, NJ 08003-2007  
 518023270 +RAS Citron LLC, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927  
 518023271 +South Jersey Gas, 142 S Main St, Glassboro, NJ 08028-2591  
 518023272 +Specialized Loan Servi, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386  
 518023274 +The Ridings HOA, R/A Vadim Khoper, 1992 Steeplechase Drive, Williamstown, NJ 08094-8780  
 518147511 +U.S. Bank National Association, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518023276 +Vrad Washington Kennedy, Asset Maximization Group. Inc, 26-12 Borrough Pl Suite 6B, Woodside, NY 11377-7835

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM May 18 2019 03:28:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 23:56:41 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 17 2019 23:56:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518023252 +EDI: GMACFS.COM May 18 2019 03:28:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300  
 518023254 +E-mail/Text: bankruptcy@pepcoholdings.com May 17 2019 23:56:14 Atlantic City Electric,  
 5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600  
 518023255 +EDI: COMCASTCBLCENT May 18 2019 03:28:00 Comcast Cable, One Comcast Center,  
 Philadelphia, PA 19103-2899  
 518023256 +EDI: CCS.COM May 18 2019 03:28:00 Credit Collection Services, Two Wells Avenue, Dept 9135,  
 Newton, MA 02459-3225  
 518023257 +EDI: CMIGROUP.COM May 18 2019 03:28:00 Credit Management Lp, 4200 International Pkwy,  
 Carrollton, TX 75007-1912  
 518023258 +E-mail/Text: bknotice@ercbpo.com May 17 2019 23:56:48 Enhanced Recovery Co L,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 518023263 EDI: IRS.COM May 18 2019 03:28:00 Internal Revenue Service, ATTN: Bankruptcy Department,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 518023265 EDI: CHASE.COM May 18 2019 03:28:00 JP Morgan Chase Legal Department,  
 900 US Highway 9 Norht Suite 600, Woodbridge, NJ 07095-1003  
 518023267 +EDI: MERRICKBANK.COM May 18 2019 03:28:00 Merrick Bank Corp, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 518023273 EDI: AISTMBL.COM May 18 2019 03:28:00 T-Mobile Bankruptcy Team, PO Box 53410,  
 Bellevue, WA 98015  
 518023275 +EDI: VERIZONCOMB.COM May 18 2019 03:28:00 Verizon, 500 Technology Dr,  
 Weldon Spring, MO 63304-2225  
 518023277 EDI: WFFC.COM May 18 2019 03:28:00 Wells Fargo Bank, Credit Bureau Dispute Resoluti,  
 Des Moines, IA 50306

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 32

Date Rcvd: May 17, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com  
Joseph J. Rogers on behalf of Debtor Myrlande Tony jjresq@comcast.net, jjrogers0507@gmail.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for  
Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-NC1, Asset Backed  
Pass-Through Certificates, Series 2006-NC1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4